

Debt Collection



Fair Debt Collection

The leading treatise on the FDCPA, the statute that dramatically alters how collection agencies, debt buyers and attorneys collect consumer debts.

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HOT TOPICS

- **Covid-19 & Consumer Protection (Credit & Debt)**
- **Debt Collection Rulemaking at the CFPB**
- **Medical Debt**
- Report: No Fresh Start in 2019: How States Still Let Debt Collectors Push Families into Poverty, November 2019
- Fact Sheet: Debt Collection in the States and D.C. (consumer complaints and share of population with a debt in collection), May 2020

Nearly all families who are behind on their bills paid until they faced a financial catastrophe. Recognizing this, federal and many states' laws require that financially distressed consumers not be abused, deceived, lose their privacy, or be treated unfairly. Many resources exist to help consumers understand their rights or find an attorney.

NCLC is recognized nationally as an expert in fair debt collection issues, including the Fair Debt Collection Act. NCLC provides information, legal research, policy analysis, and technical and legal support to federal and state legislatures, government consumer protection officials, administrative agencies, the courts, reporters, community groups, and consumer attorneys.

Model Statutes

- What States Can Do to Protect Consumers: Student Loans, January 2020
- What States Can Do: Criminal Justice Debt, Sept. 2019
- What States Can Do to Help Consumers: Debt Collection, May 2019
- What States Can Do to Help Consumers: Medical Debt, April 2019
- Model Medical Debt Protection Act, September 2019
- Model Consumer Amendments to Uniform Wage Garnishment Act, January 2017
- Model Family Financial Protection Act, Revised May 2019
- Statute of Limitations Reform Act, November 2015

Consumer Resources

- Submit a debt collection complaint to the Consumer Financial Protection Bureau.
- Articles in NCLC's Consumer Debt Advice series
- Read sample letters for responding to debt collectors.
- Read consumer information on dealing with debt from the Consumer Financial Protection Bureau or the Federal Trade Commission.
- Find an attorney through the National Association of Consumer Advocates.

Policy Analysis

Policy Briefs, Reports & Press Releases

- Issue Brief: Remote Court Appearances in the Covid-19 Era: Protecting Consumers in Collection Lawsuits, June 2020
- Issue Brief: Wage Garnishment for Consumer Debts: Reforms Needed in the Current Crisis and Beyond, May 2020
- Report: An Ounce of Prevention: A Review of Hospital Financial Assistance Policies in the United States, January 2020, Press Release
- Report: Don't Add Insult to Injury: Medical Debt & Credit Reports, November 2019
- Report: No Fresh Start in 2019: How States Still Let Debt Collectors Push Families into Poverty, November 2019
- Press release: More than 200 Organizations across the 50 States and D.C. Call for Strong Consumer Protections on Debt Collection, Sept. 19, 2019
- Issue Brief: Consumer Protection and Court-Sponsored Online Dispute Resolution in Collection Lawsuits, July 2019
- Summary: CFPB Debt Collection Rule Must Protect Consumers, Not Abusive Collectors, May 2019
- Fact Sheet: Debt Collection in the States and D.C. (consumer complaints and share of population with a debt in collection), May 2020
- Press Release: Consumer Watchdog's Proposed Debt Collection Rule Bites Consumers: Authorizes Harassment by Debt Collectors, May 7, 2019
- Debt Collection Fact Sheets & Infographics
- Report: Consumer Complaints about Debt Collection: Analysis of Unpublished Data from the FTC, February 2019 National, State, and D.C. fact sheets, Press Release
- Press Release: American Bar Association's Consumer Financial Services Committee Fellows Protect ABA's Support for H.R. 5082, Which Could be Attached to Omnibus Bill, November 26, 2018
- Memo: The Effect of ACA International: What Does it Vacate, What Does it Undermine, What Rules Remain?, April 2, 2018 PDF || MS Word
- Issue Brief: U.S. House Bill Would Allow Lawyers to Abuse Consumers in Debt Collection Lawsuits, March 2018
- Press release: Texas Lawyers and Law Professors Urge Representative Gonzalez to Withdraw Support of Bill that Would Harm Texas Consumers, Feb. 26, 2018

More Policy Briefs, Reports & Press Releases >>>

Debt Collection Comments and Testimony

- NCLC written testimony supporting §§ 1, 2 and 3 of Connecticut H.B. 5427, An Act Concerning Issues Relating to Debt Collection, March 10, 2020
- Testimony of NCLC attorney April Kuehnhoff before the U.S. House Financial Services

Committee re: Examining Legislation to Protect Consumers and Small Business Owners from Abusive Debt Collection Practices, Sept. 26, 2019, Press Release

- Coalition (232 national, state, and local groups) comments to the CFPB re: proposed debt collection rule, Sept. 18, 2019
- Group long comments to the CFPB re: proposed debt collection rule, September 18, 2019
- Testimony by April Kuehnhoff and Oral Testimony by Michael Best before the Joint Financial Services Committee in support of S.578/H.919, an act relative to fairness in debt collection, May 2, 2019
- Testimony by Jenifer Bosco before the Oregon House Committee on Rules in support of House Bill 3076 (Medical Debt), April 29, 2019
- Written Testimony by April Kuehnhoff and Oral Testimony by Andrew Pizor before the Washington, DC Committee on the Judiciary & Public Safety in support of Bill 22-0572, The “Wage Garnishment Fairness Amendment Act of 2017”, June 7, 2018
- Testimony of NCLC attorney April Kuehnhoff for the Vermont House Committee on Commerce and Economic Development re: H.482, an act relating to consumer protection, February 22, 2018

[More Comments and Testimony >>>](#)

Letters

- NCLC letter written in support of H.R. 5330 (Rep. Tlaib), the Consumer Protection for Medical Debt Collections Act, Dec. 9, 2019
- ABA Fellows Letter to ABA Opposing Support to H.R. 5082, Nov. 26, 2018; press release
- Letter to Rep. Gonzalez from Texas attorneys and law professors opposing HR 4055, Feb. 26, 2018
- Consumer opposition letter to H.R. 4550 (Gonzalez-Mooney) (previously filed as H.R. 1849 (Trott)), Practice of Law Technical Clarification Act of 2017, Jan. 12, 2018

[More Letters >>>](#)

Webinars

- “Driving with Debt: What Attorneys and Organizers Can Do to Address the Problem of Driver’s License Suspensions for Court Debt” by Angela Ciolfi (Legal Aid Justice Center), Daniel Bowes (North Carolina Justice Center), Dennis Gaddy (Community Success Initiative), Moderated by Samuel Brooke (Southern Poverty Law Center)
- “Student Loan Debt and Older Adults” by Joanna Darcus (NCLC), January 29, 2019
- “Legal Basics - Debt Collection Protections for Older Consumers” by April Kuehnhoff (NCLC), February 13, 2018

[More webinars >>>](#)